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APPLICATION OF SPIELMAN ET AL.  
ATTORNEY DOCKET: 72167.000555

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/545,381 Confirmation No.: 2456  
Applicant : Craig Spielman *et al.*  
Filed : April 7, 2000  
Title : METHOD AND SYSTEM FOR MANAGING RISKS  
Art Unit : 3623  
Examiner: Beth Van Doren  
  
Docket No. : 72167.000555  
Customer No. : **21967**

U.S. Patent and Trademark Office  
Customer Service Window, **Mail Stop Amendment**  
Randolph Building  
401 Dulany Street  
Alexandria, VA 22314

RESPONSE TO OFFICE ACTION UNDER 37 C.F.R. § 1.111

Dear Sir:

Applicants respectfully request entry of the following Amendment and reconsideration of the outstanding non-final rejection in view of the following remarks and amendments.

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks/Arguments** begin on page 2 of this paper.